



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Palmgren et al.	I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set								
Serial No.:	09/671,005	forth below:								
Filed:	September 27, 2000	Name: Jay M. Brown  Date: October 29, 2004								
For:	METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL HAZARDS MODEL TO EVALUATE LOAN RISK									
Group:	3624									
Examiner:	Weisberger, Richard C.									
	Durham, North Carolina October 29, 2004									
Commissioner P.O. Box 1450 Alexandria, V										
Amendment Transmittal										
Sir:										
1.	Transmitted herewith is an Amendment for the above-identified application, responsive to an Office Action dated <u>June 29, 2004</u> .									
FEE FOR CLAIMS AS AMENDED										
2.	[ ] No additional fee is required.									
	[ X ] The additional fee has been calculated as shown below:									

## **CLAIMS AS AMENDED**

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate		Additional Fee
Total Claims	39	-	38	1	x \$18.00	=	18.00
Independent Claims	6	-	5	1	x \$88.00	=	88.00
Multiple Dependent Claims		-			x \$300.00	=	
						TOTAL	\$ 106.00

- 3. [X] Enclosed is our check for \$ 106 to cover the filing fee.
  - [ X ] Enclosed is our check for \$110 for a 1 month extension of time to Law Offices of Peter H. Priest **Deposit Account No. 50-1058.** This letter petitions for a 1 month extension of time to respond.
- 4. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, including any fee for extension of time or credit any overpayment to Law Offices of Peter H. Priest **Deposit Account No. 50-1058.**

Respectfully submitted,

Yay M. Brown Reg. No. 30,033

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